



ABC

American Business Collaboration
for -
Quality Dependent Care

1996 Annual Report

|

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I. ABOUT THE ABC

I. ABOUT THE ABC

ABC Champion Companies

Aetna Inc.
Allstate Insurance Company
American Express Company
Amoco Corporation
AT&T
Bank of America
Citibank
Chevron Corporation
Deloitte & Touche LLP
Eastman Kodak Company
Exxon Corporation
GE Capital Services
Hewlett-Packard Company
IBM Corporation
Johnson & Johnson
Lucent Technologies
Mobil Business Resources Corporation
NYNEX Corporation
Price Waterhouse LLP
Texaco
Texas Instruments
Xerox Corporation

In 1992, 11 progressive companies committed \$27 million to ensure that their employees had access to the quality dependent care services they needed. This groundbreaking initiative, *The American Business Collaboration for Quality Dependent Care*, was the first partnership of its kind to leverage significant financial support to improve the supply and quality of child care, school-age care, and elder care services in targeted communities across the country.

In September 1995, the ABC expanded to launch a new phase including 22 Champion companies committed to invest \$100 million through the year 2000. The ABC remains the largest private sector investment of its kind to date in dependent care.

The companies that have pioneered this initiative — the Champions — have been joined by other large and small employers committed to the idea that providing employees and communities with this kind of support ultimately contributes to the success of their businesses.

Why Companies Invest — The American Business Collaboration Return On Investment

Companies value ABC activities because of their connection to business results. The ABC's joint statement, signed by the Chief Executive Officers of the Champion companies, expresses this business rationale:

"The support these programs have provided has enabled my husband and me to focus better on our work and our family ... As each of us is asked to do more, it is a great productivity boost."

"We believe that supporting the diverse dependent care needs of our employees is critical to our success as it enables our companies to attract and retain a productive, competitive, committed, and motivated work force."

"We support these needs because the availability of quality dependent care programs particularly those involving infants, children in school, and the elderly enables our employees to do their best at work by helping them manage the demands of their work and personal responsibilities."

The ABC has created a forum for companies to leverage investments and ideas to accomplish together what none could do alone. These companies are setting an example, both as good corporate citizens and as a positive national force, that continually strengthens the communities in which their employees and their families live and work.

*"Having my children at the program
has allowed me to work without
feeling guilty."*

Thus far, the evaluation of ABC's efforts has focused on the direct impacts on employees, mainly employee productivity and satisfaction. Productivity is expressed as reduced absenteeism, time saved at work, and increased work output. Satisfaction is expressed through retention, recruitment, and increased commitment, initiative and/or morale. Utilization data and satisfaction surveys have been implemented to measure the critical internal impacts. Anecdotal data also provide powerful evidence of the effects these investments have on working people's lives.

Internal Impacts

Investment in Direct Employee Supports

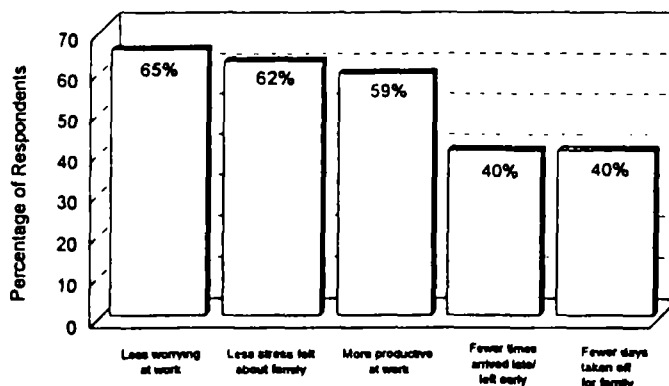
Employees are better able to meet demands of their jobs when not distracted or prevented from getting to work because of shortages of quality care and other services. They feel a greater sense of loyalty when their company recognizes these issues and responds in ways that help employees to be more able and willing to contribute.

*"I have seen the positive effects of
ABC support at my child's program.
I encourage the member companies
to keep up the good work!"*

Employees of funding companies benefit from their company's support in a variety of ways. Benefits include:

- preferential access to programs their company has funded.
- improvement in the quality of services they use through company-funded professional trainings for dependent care providers and mini-grants for program curriculum, equipment, and materials.
- "family-friendly" policies — extended hours, flexible program offerings, vacation or holiday coverage — that providers are often required to put in place to be more responsive to employees' needs.

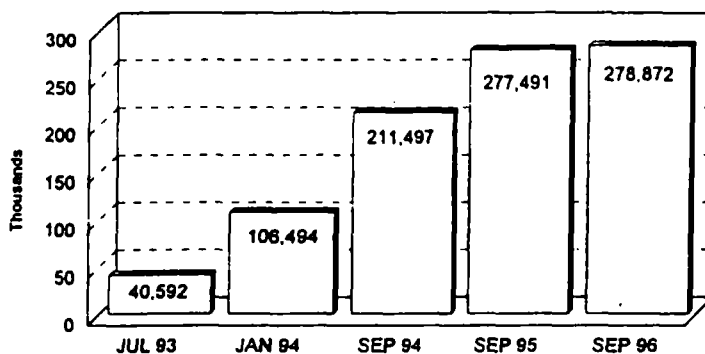
Workplace Impacts of ABC Projects



Utilization of ABC Programs

- While investments in Phase I projects are completed, the impact on dependents continues. As of September 1996, there were a total of 278,872 people who benefited from their participation in Phase I community investment projects.

278,872 Total Dependents Served By Phase I Community Investment Projects



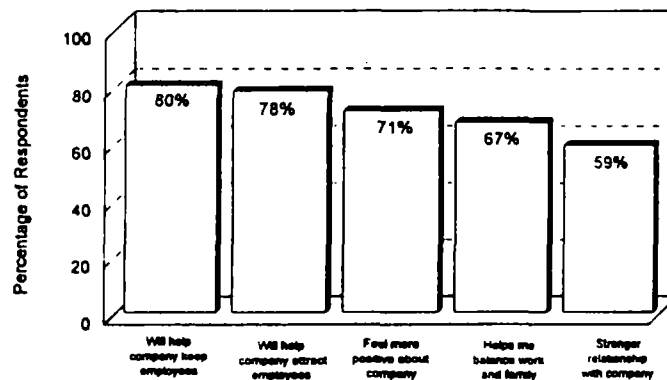
- Phase II projects have already touched 344,859 people. Of this number, 24,908 were company dependents of funding companies. The number of company and total dependents touched so far in Phase II has already exceeded the total amount for all of Phase I.

Indirect Work Force Benefits

"Please keep up the support. This is a great situation for my child and I am proud that my company is supporting children through this program."

There is a growing body of knowledge supporting the idea that retention of existing employees and recruitment of new employees are significantly influenced by the availability of these kinds of programs. Research shows that awareness of corporate support makes employees feel more committed to their employer, whether or not they make use of the services. (DuPont Study, 1995)

Employee Perception of
ABC Projects' Value to Company



- 80 percent of employees agree or strongly agree that these programs will help their company attract and retain valuable employees.
- Nearly 75 percent of employees agree or strongly agree that support of their child care program made them feel more positive toward the company.

Making Strategic Links

For most ABC Champion companies, participation in the ABC is only one effort in a carefully conceived and executed corporate strategy that leverages all human resource and corporate strategic initiatives to gain maximum potential from the whole. Supporting that link is another crucial return on the ABC investment for many companies, measurable by each individual company.

External Impacts -- Positioning and Citizenship

Champions also receive significant external benefits that are often equally valued but hard to measure. These external returns contribute to company-specific and ABC project goals by:

- encouraging others to participate: companies, providers, employees, consumers.
- distinguishing companies as leaders who set an example, not just as good citizens, but as significant influences on the environments in which their employees live and work.
- making employees, customers, and communities aware of the companies' participation and support.

"I am excited about the support that my company gives to the day care provider in funding conferences, training programs, and equipment. It has enhanced the care that my child receives."

Community Impacts

We are beginning to see the effect that the work of ABC is having in local communities on a project and strategy level. On a project level, we have seen that the ABC influences providers to adopt policies and practices in support of employee caregivers. Extended hours, flexible program offerings, vacation and holiday backup coverage are often the result of ABC funding and WFD technical assistance. A standard part of the WFD program development and monitoring function is an inventory of providers' customer service practices and ongoing technical assistance to providers to ensure that they view employee caregivers as customers.

As we look at communities with strong and responsive collaborations, we realize that the strength of the local infrastructure is the key to sustainable impact.

The Partnership

This effort to achieve quality dependent care nationwide is the result of a partnership between three groups: the corporations that develop the investment strategy and fund the investments; the local service providers, who ensure that employees receive quality, customer-focused services; and WFD, who manages local and national collaboration, develops program solutions, and manages the relationships with participating providers and companies.

Champions in Action

The ABC approach to community investment is simple: align the supply of local dependent care services with the needs of corporate employees. The board of Champion companies began this process by determining a national strategy that includes:

goals, desired outcomes, project timing, and implementation schedules on a national and local level.

- targeted communities, key locations where much of the project work will take place.
- development of innovative, national, replicable projects that can be implemented in all communities where need and funding exist.
- measured and analyzed the results of investments and revised strategy accordingly.
- communicated the actions and benefits to company employees, providers, and the general public.

Community Partners

Providers chosen to participate in the ABC receive valuable professional training, grants for equipment or expansion, or funding for new facilities to meet the goals of ABC initiatives. These investments make providers more successful organizations and bring long-lasting benefit to their community dependent care infrastructure. Through this partnership, ABC investments increase the quality and supply of services for *everyone* in the community, not just employees of sponsoring organizations.

WFD's Role

WFD facilitates the collaboration process, bringing groups with diverse business concerns together to achieve common goals. WFD works with Champions on a national and local level to develop strategies that serve the needs of funding companies and their employees. WFD conducts needs assessments to:

- identify existing community services.
- assess the needs of funding companies' employees in the community.

WFD develops program solutions, then selects, manages, and evaluates service providers who meet the stringent quality and customer service standards set forth by the ABC, and provides them with valuable technical assistance. Finally, WFD acts as liaison between the funding corporations, providers, and other community stakeholders.

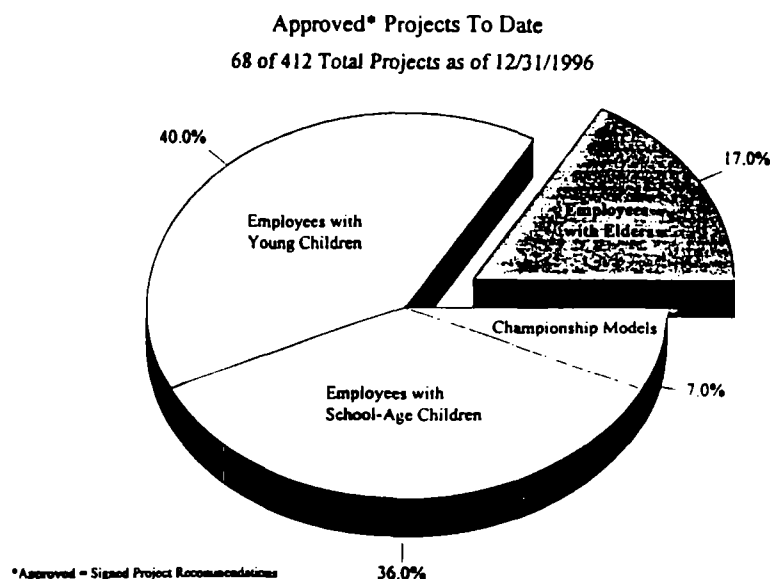
II. PROGRAM MODEL SOLUTIONS

II. Program Model Solutions

For Employees With Elder Care Responsibilities

The ABC is a pioneer in recognizing and responding to working families' elder care responsibilities.

- 68 elder care projects
- \$2,564,191 invested
- 3,819 company dependents served
- 6,405 total dependents served



The Scope of the Issue

Employees with elder caregiving responsibilities often face a conflict between getting their own work done and assisting their elders' with health management and household tasks, whether it be locally or from a long distance.

The ABC is committed to heightening employee awareness of managing elder care responsibilities and providing employees with a forum for discussion, as well as offering resources and solutions. By bringing this issue to the forefront, the ABC is redefining elder care as a normal, common part of the aging process and of employees' family lives.

In fact, dependent care surveys conducted for a number of ABC Champions point to elder care as a looming work-life issue.

- Almost 20 percent of each employee sample reported providing assistance to elders with health management and household tasks.
- Employees' future projections are even more striking. In each survey sample, over 40 percent of employees expected to provide elder care within the next five years.

A Program Success Story: Elder Transportation Services

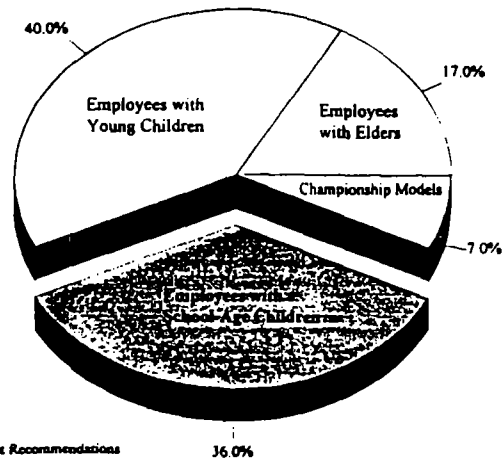
ABC's needs assessments, surveys, and focus groups with employees routinely pointing to transportation as a leading elder care concern. Further research found that elder transportation services are in short supply in most communities.

Over the last few years, the ABC and several individual companies have funded the development or expansion of 16 escorted transportation programs in 14 communities across the country. Through *Elder Transportation Services*, employees' older relatives now have access to a service that picks them up at the door, accompanies them to their appointments, offers priority enrollment, and charges affordable fees. The program has become a reliable, routine service for employees whether they live near or far from their older relatives. It has given Champion employees "a sense of relief and reduced stress" as well as "peace of mind". One employee commented "I'm glad knowing that the program is there for all of us."

For Employees With School-Age Children

The ABC addresses an underserved market in response to concerns of working parents and their school-age children.

Approved* Projects To Date
147 of 412 Total Projects as of 12/31/1996



*Approved = Signed Project Recommendations

- 147 school-age projects funded
- \$5,996,577 invested
- 6,671 company dependents served
- 67,783 total dependents served

The Scope of the Issue

Champion needs assessments identified a shortage of services for school-age children. Working parents cited worrying about their school-age child as a source of distraction and stress at the workplace.

Supply analysis reveals:

- an insufficient number of available programs serving this population.
- quality issues in existing programs.
- programs that are not interesting, relevant, stimulating, or motivating for school-age kids.

"The current science program is superior to the after-school activities offered in the past."

Not enough programs exist to meet the needs of children who are too old for center-based care, but too young to stay home alone. Guided by research findings, the ABC and WFD have taken the lead in searching for innovative, effective program solutions that meet the needs of school-age children and their working parents.

A Program Success Story: The Global Games Curriculum and Equipment Package

The Global Games Curriculum and Equipment Package, which combines themes of cultural diversity and activities related to the 1996 Olympic Games, is one example of the many innovative, effective program solutions funded by ABC and developed by WFD school-age specialists to meet the needs of school-age children and their working parents.

In 1996, *Global Games* was offered to 81 summer camps in 8 different communities across the country where funding companies' employees lived. Sixteen hundred of the almost 14,000 children who enjoyed this enriching summer experience received priority enrollment as children of employees from funding companies.

The *Global Games* curriculum covers areas of drama, food, crafts, and cooperative games from dozens of countries. The equipment kit provides high-quality materials necessary to implement the activities. Camp staff received two days of training and a site visit from a specialist on how to implement the program in their own setting.

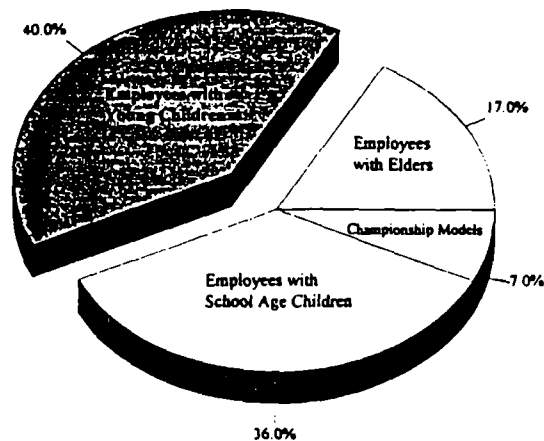
Parents, children, and staff responded enthusiastically. Parents noted that children did not want to leave camp until they had finished activities, and often used time at home to talk about or do more activities related to what they did at camp. Staff noted that the games also engaged older campers, usually a challenge for full-day programming. Program staff expressed interest in incorporating these themes into their year-round after-school activities, thereby extending the impact of this investment.

For Employees With Young Children

ABC investment is a catalyst for higher quality in the early childhood field.

Approved* Projects To Date
166 of 412 Total Projects as of 12/31/1996

- 166 child care projects funded
- \$12,822,411 invested
- 8,539 company dependents served
- 108,836 total dependents served



*Approved = Signed Project Recommendations

The Scope of the Issue

Champion companies acknowledge that high-quality child care must meet the needs of both children and working parents. High-quality programs not only provide safe, stable, nurturing, stimulating environments for children, but they also help employees respond to the demands and schedule of their jobs. Yet, in focus groups and surveys conducted during community needs assessments, employees cited quality of care as a concern in both child care centers and family child care homes. Research supports these concerns. Overall quality in the U.S. child care market is distressing. Approximately 7 out of 10 child care centers provide "minimal quality" care that meets basic health and safety standards but fails to promote children's learning and development. Between 12-21 percent of children are in programs that are unsafe or harmful, and only 12-14 percent of children are in care arrangements that promote their growth and cognitive development (Cost, Quality and Child Outcomes Study, 1995).

"Assistance in training and education offered to staff will help morale and increase the quality of child care provided."

"Excellent program. My children are VERY happy there."

"The best child care environment we have ever worked with. It was an extremely positive learning experience for our child."

"As a small day care center we do not have the funds to help our staff further their education. But now, with your help, we will be able to do it. It is nice to know the big companies, like yourself, are willing to help out the little companies especially when it comes to the welfare of our children."

From center directors - "The career choice that these teachers have made brings them long, hard days working with wonderful children. Teachers in preschool make considerably less than people flipping hamburgers. By helping these teachers fulfill their educational goals, you are giving them much more than an education, but a chance to become a professional in their field."

The negative effects of low-quality early childhood programs are well documented, with adverse child outcomes most commonly cited. Galinsky and Friedman (1993) note that "Children, high and low income alike, have been shown to suffer ill effects when they are in crowded programs, when they receive little individualized attention, when they wander aimlessly about, or are pressured into inappropriate activities beyond their grasp." Conversely, high-quality programs are designed to offer individualized attention, continuity of care, and developmentally appropriate activities that foster children's learning and socialization.

Research indicates that parents' definition of overall child care satisfaction is primarily influenced by the nature of their child's experience. They may be dissatisfied with aspects of the program that affect them, but will place these needs second as long as their child's experience is positive. The factors that affect parents most often include: hours of operation, flexibility of scheduling, location, and parents' opportunity for input. When parents are dissatisfied with these features of the care arrangement, they are more likely to have higher levels of stress, more work-family conflict, and more stress-related health problems (Shinn, Galinsky, & Gulcur, 1990).

A Program Success Story: T.E.A.C.H. Early ChildhoodTM Plus

ABC has funded a two-part, quality-enhancement project called T.E.A.C.H. (Teacher Education And Compensation Helps) Early ChildhoodTM Plus. This project brings scholarships, training, and technical assistance to more than 77 child care centers serving employees' children across the country.

The first part of T.E.A.C.H. Plus, the T.E.A.C.H. Early ChildhoodTM Scholarship, offers center staff the ability to pursue credit-bearing educational opportunities. Scholarship recipients agree to complete required courses and to remain at their center for a specified period of time. Providers who fulfill their requirements are guaranteed increased compensation by their center which results in reducing staff turn-over and ensuring continuity of care.

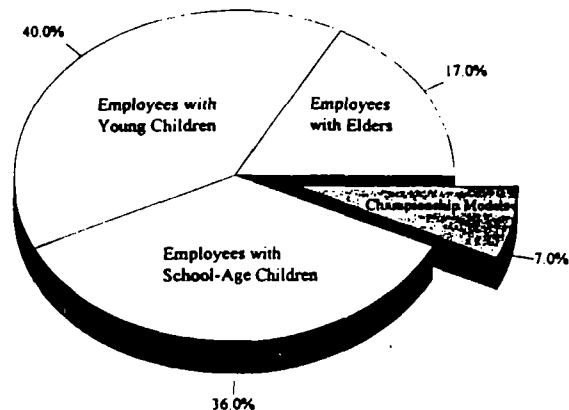
The *second* part of T.E.A.C.H. Plus, the on-site training component, offers a year-long, on-site training program that uses nationally recognized early childhood standards to help centers assess and improve the quality of care delivered. Enhancements to the program curriculum and new materials for classrooms have improved the day-to-day experience for employees' children. Training on "family-friendly" practices, such as flexible schedules and hours of operation, has made it easier for parents to balance the demands of work and family life.

III. CHAMPIONSHIP MODEL PILOTS

III. Championship Model Pilots

Approved* Projects To Date
31 of 412 Total Projects as of 12/31/1996

- 31 champion model pilot projects
- \$2,226,820 invested
- 4,966 company dependents served
- 155,380 total dependents served



*Approved = Signed Project Recommendations

Through Championship Models, the ABC Champions provide leadership and serve as a catalyst for the development of national, replicable models to use in any community across the country.

Championship Models focus on innovative long-term solutions, gaps in existing program models, development of design models which can be easily replicated and implemented locally, and partnership opportunities with private foundations and public entities. Champions are committed to research and development of four pilot programs that help alleviate the following key dependent care issues:

- pervasive need for *back-up* child care during emergency situations or breakdowns in routine arrangements as well as planned absences and school vacations.
- meeting the employee's unique challenge to be involved as a parent in his/her children's education.
- unmet need for stimulating, supervised before and after-school programs for middle-school children.
- finding sufficient supply of high-quality care options for dependents of all ages and life stages.

After a course of research and development, pilot testing, and evaluation, the programs will serve as nationally replicable dependent care solutions, blueprints for efficient implementation of dependent care solutions.

Championship Model: Backup Care

The Backup Care Championship Model began in Spring, 1995 to respond to a key child care need identified by both employees and managers. The model was designed to evaluate a number of different parameters measuring program effectiveness and success, and to include backup care programs as part of each community strategy over the first two years of collaboration.

To date, 39 backup programs have been approved in 21 community strategies. Models include:

- in-home registries
- mildly ill conferences
- family child care
- family child care emergency school closing (i.e., *Snowy Day*), and
- a two-day health and safety training initiative.

In addition, a “full-service” backup care center was developed to offer parents temporary and emergency care for their school-age children on holidays, vacations, snow days, or other school closing days.

Championship Model: Bridge Project

The Bridge Project is a national pilot project designed to improve student success in public schools through an innovative voice mail program that strengthens communication between parents and teachers.

The Bridge Project was launched in 1995 to meet the needs of employees who had expressed a desire to become more involved with their children's education — but who had little contact with their children's teachers due to work schedules, family commitments, and/or language and cultural barriers. Key goals for the project were to:

- develop a replicable parent-teacher communication model
- introduce a customer service focus to schools
- establish corporate leadership in supporting parent involvement in education.

"It's a wonderful communication tool for parents, teachers, and students. It has helped to clarify homework assignments and projects and upcoming events."

The project has been well received by employees, teachers, and communities, creating a significant amount of positive national and local media attention. In April 1996, the American Business Collaboration received a "Golden Apple Award" from *Working Mother* magazine and the U.S. Department of Education to recognize their "outstanding effort in promoting family involvement in education." In August 1996, the Bridge Project was featured on the *Today Show*.

"I now can get more information from my child's school. I feel good that IBM is showing more interest in the community and in our children."

The Bridge Project has now moved through all phases of Championship Model research, development, implementation, and evaluation. The data clearly illustrate the positive impact that Bridge exerts on students, working families, and communities:

- On average, parent-teacher contact *increased 431 percent in pilot schools.*
- 87 percent of employees' families used their school's voice messaging system.
- 70 percent of employee's parents report the project makes them feel more positive about their employer.
- 48 percent of employee's parents report they are now more involved in their child's education and their child completes more homework as a result of the project.
- 30 percent of employee's parents believe the project helped to improve their child's knowledge or skills.

"This is what I call convenience for working parents."

- 40 percent of employee's parents report the project helped them to balance work and family responsibilities.

Championship Model: Middle School Youth Program

The key goals for the Middle School Youth Program are to provide leadership and work with youth-serving agencies to develop programs that address the interests and abilities of middle school-age children, as well as the concerns of their working parents. Companies recognize that these children represent our future work force.

Implementation of six after-school pilots began in fall 1996. Presentations at two youth program conferences by members of the project design team were well-received, evidence that learnings from this initiative will benefit the youth development field.

Six programs were initiated or expanded in 1996, two beginning in summer 1996, the rest beginning at the start of the school year. Over 30 staff at six sites were trained to understand the elements of successful programming for the 10-14-year-old age group. Four hundred and seventy-two young people were served by the new programs, which exceeded the goal of 240 total youth for all six sites. Thirty-nine children of funders' employees enrolled in the programs. Technical advisers dedicated over 200 hours of telephone consultation to each pilot site for program development assistance.

Championship Model: Partnerships For Quality Care

The objectives of the Partnerships for Quality Care Championship Model are: 1) to improve the quality of care in child care centers, family child care homes, school-age programs, and adult day care programs; 2) to ensure that quality standards are in place through the development of training, credentialing and accreditation initiatives; 3) to develop strategic partnerships with leadership organizations in the field to reach the overall goal. Four initiatives describe ABC's success in these areas:

1. Center Directors' Credential

A national caucus group on director credentialing, whose members represent a number of leaders in the early childhood field, has been formed. This group led a full-day discussion on credential issues with national academic experts and advocates at the NAEYC Professional Development Conference held in June, and a half-day session at the National NAEYC conference in November. Roger Neugebauer, a member of the caucus, and editor of the *Child Care Information Exchange*, a national publication for center directors, developed a survey for this publication on the topic of center director credentialing, which was included in the January issue.

2. Family Child Care Advanced-Level Training

The advanced level training was piloted in January/February 1997 in Chicago, Denver, Kansas City, Metro DC and St. Louis. The final version will be available for implementation in communities nationwide in the fall of 1997. A train-the-trainer session was developed and implemented for this curriculum.

Mentor training was also developed with Windflower Enterprises of Colorado. The Mentor training has been piloted through collaboration projects in Spring 1997 in the following communities: Washington, DC; Raleigh, NC; Charlotte, NC; Tampa, FL; and Chicago, IL. The final version will be available for implementation in communities nationwide in the winter of 1998.

Championship Model funding, through collaboration with other funders, also supported the national Family Child Care Accreditation initiative to finalize the revision and

development of the new family child care accreditation standards, including a plan for the implementation of national pilots.

3. School-Age Accreditation Trainings

Over 100 parents and staff attended accreditation standards and process trainings. Eight programs in each of four communities funded through the ABC are participating in the piloting of the School-Age Accreditation. Sites include: Atlanta, GA; Denver, CO; North/Central NJ; and San Jose, CA. Over 2,000 children are currently enrolled in these 32 programs, with 218 of this number children of employees of ABC companies.

Participating programs have formed self-study teams to assess how their individual programs rated in relation to the national accreditation standards. A total of 14 employees of ABC companies are serving as parent representatives on these teams. In the fourth quarter of 1996, participating programs completed the self-study process. These programs are engaged in program improvement plans based on the results.

4. National Adult Day Services Accreditation Project

The Program Assistant Testing and Certification program certified 87 program assistants. This number reflects 22 programs serving at least 1,494 adult day service participants. The curriculum drafted by the task force on the Director/ Administrators Curriculum Development was field tested in the fall and later used to train one hundred and forty of the Adult Day Service program administrators

Having examined working models in six fields, an Accreditation Research Task Force was created to complete the research on the accreditation models.

Survey work was conducted among Adult Day Service providers on key features related to the development of an accreditation model. Results were overwhelmingly positive in support of accreditation of adult day programs.

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American Business Collaboration Phase II Participating Companies

AT&T	Houston Lighting and Power
Advantis	IBM Corporation
Aetna Inc.	ITT Hartford
AlliedSignal, Inc.	International Monetary Fund
Allstate Insurance Company	Johnson & Johnson
America West Airlines	Johnson & Johnson Medical, Inc.
American Cyanamid Company	Levi Strauss
American Express Company	Lyondell Petrochemical Company
American Home Products Corp.	Marathon Oil
Amoco Corporation	Merck & Co., Inc.
Arthur Andersen/Andersen Consulting	Meridian Oil
Austin Diagnostic Center	Mervyn's
BC/BS of the Rochester Area	Mobil Chemical Company
Bank One	Mobil Business Resources Corporation
Bank of America	Motorola, Inc.
BankBoston	NYNEX Corporation
Bankers Trust New York Corporation	Nabisco
Bashas' Markets	NationsBank
Bausch & Lomb, Inc.	Novartis Pharmaceuticals Corporation
Baxter HealthCare Corporation	Our LL Regional Medical Center
Bell Atlantic Company	Pan Energy
BellSouth Cellular Corporation	Panhandle Eastern Corporation
Bellcore	Price Waterhouse LLP
Boise Cascade Corp.	Prudential Insurance Company of America
Chevron Corporation	Rochester Gas & Electric
Chubb Corporation	Rochester Telephone
Citibank	Salt River Project
City National Bank	Santa Fe Energy
Colgate-Palmolive Company	Santa Fe Resources, Inc.
Cooper Industries	Schering-Plough Corporation
Deloitte & Touche LLP	Southern New England Telephone
Dow Chemical	St. Mary's Hospital
Dow Jones & Company, Inc.	Tenneco Packaging
E.I. DuPont de Nemours & Co.	Texaco
Eastman Kodak Company	Texas Commerce Bank
Enron Corporation	Texas Instruments
Exxon Corporation	The Conde Nast Publications, Inc.
First Interstate Bank of Texas	The World Bank
Fisons Corporation	Transco Energy Company
GE Capital Services	UTMB Galveston
Georgia School-Age Care Association	United Technologies
Hewitt Associates	Warner-Lambert Company
Hewlett-Packard Company	Work/Family Directions, Inc.
Hoechst Celanese Corporation	Xerox Corporation

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**American Business Collaboration
Targeted Communities
January 1997**

Albuquerque, NM
Allentown, PA
Atlanta, GA
Austin, TX
Bakersfield, CA
Baton Rouge, LA
Boca Raton, FL
Boise, ID
Boston, MA
Boulder, CO
Burlington, VT
Canton, OH
Charlotte, NC
Chicago, IL
Cincinnati, OH
Corvallis, OR
Dallas, TX
Danbury, CT
Denver, CO
Detroit, MI
Durham, NC
Fort Worth, TX
Ft. Lauderdale, FL
Greensboro, NC
Hartford, CT
Houston, TX
Jacksonville, FL
Joliet, IL
Kansas City, MO
Las Vegas, NV
Lexington, KY
Long Island, NY
Los Angeles Basin, CA
Lynchburg, VA

Mid Hudson Valley, NY
Milwaukee, WI
Minneapolis, MN
Mississippi
Nashville, TN
New Orleans, LA
New York, NY
North/Central, NJ
Northern Colorado, CO
Philadelphia, PA
Phoenix, AZ
Portland, OR
Raleigh, NC
Richmond, VA
Rochester, MN
Rochester, NY
Rockland/Orange County, NY
Roseville, CA
Sacramento, CA
Salt Lake City, UT
San Antonio, TX
San Diego, CA
San Francisco Bay Area, CA
San Jose, CA
Seattle, WA
St. Louis, MO
Stamford, CT
Tampa, FL
Temple, TX
Trevose, PA
Tucson, AZ
Tulsa, OK
Vancouver, WA
Washington, DC
Westchester, NY